

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Elva M Zamora

Debtor(s)

Case No. 08 B 34120

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/12/2008.
- 2) The plan was confirmed on 03/30/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 01/27/2014.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$159,266.95.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$36,031.37
Less amount refunded to debtor	\$631.42

**NET RECEIPTS:** **\$35,399.95**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,793.97
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,293.97**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AmeriCash Loans LLC	Unsecured	600.00	762.08	762.08	286.44	0.00
Ameriloan	Unsecured	325.00	NA	NA	0.00	0.00
Applied Bank	Unsecured	1,093.00	2,093.19	2,093.19	786.75	0.00
Cbc National Collection	Unsecured	21,713.00	NA	NA	0.00	0.00
Cbc National Collection	Unsecured	6,893.00	NA	NA	0.00	0.00
Cbc National Collection	Unsecured	13,809.00	NA	NA	0.00	0.00
Cbc National Collection	Unsecured	18,646.00	NA	NA	0.00	0.00
Chase Educational Finance Ctr	Unsecured	2,250.00	NA	NA	0.00	0.00
East Bay Funding	Unsecured	867.00	886.79	886.79	333.31	0.00
East Bay Funding	Unsecured	579.00	620.17	620.17	233.10	0.00
East Bay Funding	Unsecured	587.00	628.16	628.16	236.10	0.00
East Bay Funding	Unsecured	816.00	876.63	876.63	329.49	0.00
ECast Settlement Corp	Unsecured	645.00	688.17	688.17	258.66	0.00
Illinois Designated Account Purchase	Unsecured	1,313.00	NA	NA	0.00	0.00
Illinois Designated Account Purchase	Unsecured	3,500.00	NA	NA	0.00	0.00
Illinois Designated Account Purchase	Unsecured	3,500.00	NA	NA	0.00	0.00
Illinois Student Assistance Commission	Unsecured	1,312.00	11,951.68	11,951.68	0.00	0.00
Instant Loans Now	Unsecured	400.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	912.00	912.36	912.36	342.92	0.00
Jefferson Capital Systems LLC	Unsecured	1,180.00	1,180.44	1,180.44	443.68	0.00
Loan Shop	Unsecured	190.00	NA	NA	0.00	0.00
Medical Recovery Specialists	Unsecured	1,628.00	1,246.00	1,246.00	0.00	0.00
National Collegiate Trust	Unsecured	NA	62,156.59	62,156.59	0.00	0.00
Northern Indiana Public Ser	Unsecured	NA	422.97	422.97	158.98	0.00
Pay Day Loans	Unsecured	698.00	723.54	723.54	271.95	0.00
Pay Day One	Unsecured	249.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	340.00	388.05	388.05	145.85	0.00
Portfolio Recovery Associates	Unsecured	583.00	636.45	636.45	239.22	0.00
Premier Bankcard	Unsecured	NA	561.76	561.76	211.14	0.00
Resurgent Capital Services	Unsecured	1,094.00	572.00	572.00	214.99	0.00
Resurgent Capital Services	Secured	550.00	1,122.00	550.00	550.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
RoundUp Funding LLC	Unsecured	520.00	569.75	569.75	214.15	0.00
Select Portfolio Servicing	Secured	61,186.31	3,186.31	3,186.31	3,186.31	0.00
Select Portfolio Servicing	Secured	61,186.31	57,464.22	57,464.22	0.00	0.00
Southtown Paint Company	Unsecured	NA	4,435.14	4,435.14	1,666.99	0.00
Wells Fargo Financial Illinois Inc	Secured	17,260.00	17,260.00	17,260.00	17,260.00	2,135.31
Wells Fargo Financial Illinois Inc	Unsecured	NA	535.51	535.51	201.28	0.00
Weltman Weinberg & Reis Co LPA	Secured	275.00	605.88	275.00	275.00	0.00
Weltman Weinberg & Reis Co LPA	Unsecured	584.00	330.88	330.88	124.36	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$57,464.22	\$0.00	\$0.00
Mortgage Arrearage	\$3,186.31	\$3,186.31	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$18,085.00	\$18,085.00	\$2,135.31
<b>TOTAL SECURED:</b>	<b>\$78,735.53</b>	<b>\$21,271.31</b>	<b>\$2,135.31</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$93,178.31</b>	<b>\$6,699.36</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,293.97</u>	
Disbursements to Creditors	<u>\$30,105.98</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$35,399.95</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/11/2014

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.